

**IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO**

IN RE: **RAUL OSCAR MARCO LABOY**CASE NO: **17-03174-BKT**

Debtor(s)

Chapter 13

STANDING CHAPTER 13 TRUSTEE §341 MEETING MINUTES AND REPORT ON CONFIRMATION

Petition Filing Date: **05/03/2017**First Meeting Date: **06/07/2017 at 1:00PM**Days From Petition Date: **56**341 Meeting Date: **06/28/2017 at 3:00PM**910 Days Before Petition: **11/05/2014**Confirmation Hearing Date: **07/21/2017 at 2:30PM**Chapter 13 Plan Date: **06/26/2017** ☒ AmendedPlan Base: **\$17,264.00** Plan Docket # **13**

This is Debtor(s) 1 Bankruptcy petition.

This is the 1 scheduled meeting.

Payment(s) ☒ Received or ☐ Evidence shown at meeting:Total Paid In: **\$272.00**

Check/MO# _____

Date: _____ Amount: \$ _____

*APPEARANCES: ☐ Telephone ☐ Video ConferenceDebtor: ☒ Present ☐ Absent ☒ ID & Soc. OKJoint Debtor: ☐ Present ☐ Absent ☐ ID & Soc. OK☒ Examined ☐ Not Examined under Oath☐ Examined ☐ Not Examined under OathAttorney for Debtor(s): ☐ Not Present ☒ Present

Name of Attorney Present (Other than Attorney of Record): _____

☐ Pro-se☒ Creditor(s) Present ☐ None

ROMERO-FIRST BANK*

*ATTORNEY FEES AS PER R 2016(b) STATEMENT:

Attorney of Record: **BEATRIZ HERNANDEZ TORO***Total Agreed: **\$2,500.00** Paid Pre-Petition: **\$300.00** Outstanding (Through the Plan): **\$2,200.00**

*TRUSTEE'S REPORT ON CONFIRMATION & STATUS OF §341 MEETING

Debtor(s) Income is (are) ☒ Under ☐ Above Median Income

Liquidation Value: \$ 21,648.00 TBD SHOULD BE

Commitment Period is ☒ 36 months ☐ 60 months §1325(b)(1)(B)

Projected Disp. Inc.: \$ 0.00

The Trustee: ☐ NOT OBJECTS ☒ OBJECTS Plan Confirmation Gen. Uns. Approx. Dist.: 1%. to be determined %

§341 Meeting ☐ CONTINUED ☐ NOT HELD ☐ CLOSED ☒ HELD OPEN FOR 21 DAYS

§341 Meeting Rescheduled for:_____

Comments:

*TRUSTEE'S OBJECTIONS TO CONFIRMATION: NOTICE: LBR 3015-2(c)(6) The debtor must within seven (7) days after service of the objection file either: (A) an amended plan that addresses each objection; or (B) a reply setting forth the facts and legal arguments that give rise to the reply in sufficient detail to allow each objector, if possible, to reconsider and withdraw its objection.

[1325(a)(1)] Failure to comply with her/his/their duties.[11 U.S.C.704(a)(4) and 1302(b)(1)]

- Debtor have failed to submit evidence of income made during the 6 month period prior to the filing of the case (November to April) from employments with UBER, HCOA Fitness and TEVA shares solutions advocate.

- Debtor has failed to submit evidence of family help (Schedule I \$1,217.66).

The Trustee cannot verify adequately Means Test data without evidence of income. Debtor's commitment period cannot be determined at this time. Trustee to verify income (Schedule I and MT) once this evidence is submitted. Debtor's commitment period cannot be determined at this time.

[1325(a)(6)] Insufficiently Funded – Plan funding insufficient to comply with Creditors Best Interest Test. [1325(a)(4)]

The minimum base needed cannot be determined at this time since Debtor will amend Schedule A to include that he has a 50% participation over the property. The case's liquidation value will vary.

[1325(a)(9)] Tax Requirements – Debtor(s) fails to comply with Tax Return filing requirement of [1308].

Debtor has failed to submit evidence of the compliance with the filing of 1040 for 2016.

*OTHER COMMENTS / OBJECTIONS

Debtor will upload local tax return 2015 seen at the 341 Meeting.

/s/ Jose R. Carrion, Esq.

Trustee

Meeting Date: Jun 28, 2017

/s/ Nannette Godreau, Esq., Presiding Officer